

**Proposed NU Business Name: ROFIQ GORUR KHAMAR**



Project identification and prepared by: Md. Sahabuddin,  
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. ROFIQUL ISLAM</b>
Age	:	10-02-1984 (33 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	02 Doughter
No. of siblings:	:	06 Brother, 04 Sister
Address	:	Vill: Rokhitpara P,O: Hatkhujipur , P.S: Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. BANERA BIBI</b>
(iii) Father's name	:	<b>MD. MOEZ UDDIN</b>
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 1 (Female), Member ID: 1085/1, Group No: 12 Member since: Befor 2000-2016 (16Years) First loan: BDT 8,000
Further Information:		Existing Loan: BDT 6,000 Outstanding loan: Paid/=
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii)Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-349973
Mother's Contact No.	:	01706-367544
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. BANERA BIBI** joined Grameen Bank since 16 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

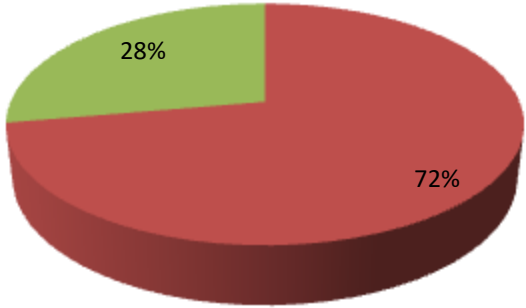
Business Name	:	<b>ROFIQ GORUR KHAMAR</b>
Location	:	Rokhitpara, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,30,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 Scft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Cow item.</li><li>▪Average 100% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is No Rent</li><li>▪Collects goods from Cidirhat, Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cow Item		20,000	2,40,000
<b>Total Sales (A)</b>		20,000	2,40,000
<b>Less. Variable Expense</b>			
Cow Item		0	0
<b>Total variable Expense (B)</b>		0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>		20,000	2,40,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		200	2,400
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Entertainment			
Transportation		200	2,400
Food		6,000	72,000
Medicine		1,000	12,000
<b>Total fixed Cost (D)</b>		<b>12,500</b>	<b>1,50,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>90,000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ox Goru	2	65000	1,30,000	1	50000	50,000	1,80,000
<b>Total</b>	<b>2</b>		<b>1,30,000</b>	<b>1</b>		<b>50,000</b>	<b>1,80,000</b>

# Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 50,000
- Total 180,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow Item		30,000	3,60,000	3,78,000	3,96,900
<b>Total Sales (A)</b>		30,000	3,60,000	3,78,000	3,96,900
Less. Variable Expense					
Cow Item		0	0	0	0
<b>Total variable Expense (B)</b>		0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>		30,000	3,60,000	3,78,000	3,96,900
Less. Fixed Expense					
Rent					
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		500	6,000	6,500	7,000
Entertainment					
Salary (staff)					
Food		9,000	1,08,000	1,10,000	1,15,000
Bank service Charge		100	1,200	1,200	1,200
Medicine		1,300	15,600	16,000	17,000
<b>Total Fixed Cost</b>		<b>16,500</b>	<b>1,98,000</b>	<b>2,01,700</b>	<b>2,09,200</b>
<b>Net Profit (E) [C-D]</b>		<b>13,500</b>	<b>1,62,000</b>	<b>1,76,300</b>	<b>1,87,700</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,62,000	1,76,300	1,87,700
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,42,000	2,98,300
	<b>Total Cash Inflow</b>	<b>2,12,000</b>	<b>3,18,300</b>	<b>4,86,000</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,42,000</b>	<b>2,98,300</b>	<b>4,66,000</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest











**Motherland**















# FAMILY PICTURE